

EXHIBIT D

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J.LBR 9004-1

Brian C. Nicholas, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

Main Phone: 609-250-0700

bnicholas@kmlawgroup.com

HSBC BANK USA, NATIONAL ASSOCIATION,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS
OF THE MLMI TRUST, MORTGAGE PASS-
THROUGH CERTIFICATES, MLMI SERIES 2006-
AF1

CASE NO. 23-13890 SLM

CHAPTER 7

Hearing Date:

Hearing Time:

Judge: Stacey L. Meisel

In re:

Tracy L. Doran

**CHAPTER 7 CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE
(NOTE AND MORTGAGE DATED 04/28/2006)**

I, Yaneli Martinez of full age, employed as Assistant Vice President by Bank Of America, N.A., successor by merger to BAC Home Loans Servicing, LP ("BANA"), as servicer for HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE MLMI TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, MLMI SERIES 2006-AF1 hereby certifies the following :

Recorded on May 08, 2006 in Morris County, in Book MTG-OR 20504, Page PG 0339.

Property Address: 8 ABBOTT DRIVE TOWNSHIP OF JEFFERSON, NJ 07849-1129.

Mortgage Holder: HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF THE MLMI TRUST, MORTGAGE PASS-THROUGH
CERTIFICATES, MLMI SERIES 2006-AF1

I. PAYOFF STATEMENT

Unpaid Principal Balance	\$283,477.31
Accrued interest from 02/01/2020 to 05/18/2023:	\$46,725.39
(Interest rate = ____% per year; \$____per day x ____ days)*	
Unearned interest from ____ to ____:	\$0.00
Per Diem interest from 02/01/2020 to 05/18/2023:	\$38.83
Late Charges from ____ to ____ (\$____/mo. x ____ mos.)*	\$0.00
Attorney's fees and costs as of May 18, 2023	\$2,207.50**
Advances through 05/18/2023 for:	
Real Estate Taxes	\$0.00
Insurance premiums	\$0.00
Other (Escrow Advances).....	\$39,829.05

Sub-Total of Advances.....\$39,829.05
Less Escrow Monies..... (\$0.00)
Net Advances.....\$39,829.05 \$39,829.05
Interest on advances from _____ to _____ \$0.00
Other charges (specify) Borrower-owed corporate advances \$1,692.54
Less unearned interest (\$0.00)
TOTAL DUE AS OF 05/18/2023 \$373,931.79
Date of last payment: 02/25/2020

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate* (as of May 5, 2023)..... \$435,000.00
*Source: Debtor's Schedules (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

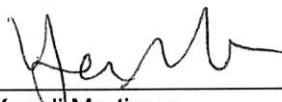
Liens on the real estate:

1. Real estate taxes as of May 5, 2023.....\$0.00
 2. First Mortgage (total payoff) as of May 18, 2023 \$373,931.79
 3. Second Mortgage (principal and interest) as of May 5, 2023 \$99,183.13
 4. Other (specify on separate exhibit).....\$0.00
- TOTAL LIENS..... \$473,114.92
APPARENT EQUITY AS OF 05/18/2023 \$0.00

I certify under penalty of perjury that the foregoing is true and correct.

Dated: June 22, 2023

Signature: _____


Yanelli Martinez
Assistant Vice President

Rev. 8/1/15

*Details available upon request.

**Attorney fees and costs above do not include fees and costs incurred by Movant in connection with seeking the requested motion for relief.